#### Case 19-15814-pmm Doc 57 Entered 10/27/24 00:33:01 Desc Imaged Filed 10/26/24 Certificate of Notice Page 1 of 4

United States Bankruptcy Court Eastern District of Pennsylvania

Case No. 19-15814-pmm In re: Angela Gianato

Debtor

Chapter 13

# **CERTIFICATE OF NOTICE**

District/off: 0313-4 User: admin Page 1 of 3 Date Rcvd: Oct 24, 2024 Form ID: 138OBJ Total Noticed: 30

The following symbols are used throughout this certificate:

#### Symbol Definition

- Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). ++
- Addresses marked '^ were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 26, 2024:

| <b>Recip ID</b><br>db |   | Recipient Name and Address Angela Gianato, 104 Topland Drive, Lancaster, PA 17601-1796   |
|-----------------------|---|--|
| 14390344              | + | Brock & Scott, PO Box 9115, Temecula, California 92589-9115  |
| 14390347              |   | Department of Education, PO Box 4830, Portland, Oregon 97208-4830  |
| 14399179              |   | Freedom Mortgage Corporation, C/o Jerome Blank, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103        |
| 14647522              | + | Freedom Mortgage Corporation, c/o Rebecca Solarz, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541 |
| 14390349              | + | Neffsville Plumbing and Heating, 1208 Harrisburg Pike, Suite 101, Lancaster, Pennsylvania 17603-2516                                       |
| 14390350              | + | Neurology and Stroke Associates, PC, 640 E. Oregon Road, Lititz, PA 17543-9202   |
| 14390351              | + | Penn Medicine/LGH, PO Box 824809, Philadelphia, PA 19182-4809  |
| 14390352              |   | Pulmonary Associates of Lancaster, LTD, 540 N. Duke Street, Suite 244, Lancaster, PA 17602-2374  |
| 14390353              | + | SFMC, PO Box 66571, Phoenix, Arizona 85082-6571  |
| 14390354              |   | Straford Place - Kingstowne, c/o Legum & Norman, PO Box 185771, Atlanta, Georgia 30348   |
| 14390355              |   | Wellspan Philhaven, 283 S. Butler Road, Mt. Gretna, PA 17064   |

#### TOTAL: 12

#### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern

| Standard Time.  |   |  |                      |   |  |  |
|-----------------|---|--|----------------------|---|--|--|
| Recip ID<br>smg | + | Notice Type: Email Address<br>Email/Text: taxclaim@countyofberks.com | Date/Time            | Recipient Name and Address  |  |  |
| 5.115           |   | ·  | Oct 24 2024 23:40:00 | Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  |  |  |
| smg             | + | Email/Text: usapae.bankruptcynotices@usdoj.gov                       | Oct 24 2024 23:41:00 | U.S. Attorney Office, c/o Virginia Powel, Esq.,<br>Room 1250, 615 Chestnut Street, Philadelphia, PA<br>19106-4404   |  |  |
| 14390342        |   | Email/Text: creditcardbkcorrespondence@bofa.com                      | Oct 24 2024 23:40:00 | Bank of America, PO Box 15019, Wilmington,<br>Delaware 19886-5019   |  |  |
| 14390343        | + | Email/Text: bankruptcy@bbandt.com                                    | Oct 24 2024 23:40:00 | BB & T, PO Box 3307, Greenville, SC 29602-3307  |  |  |
| 14427343        | + | Email/Text: MLGBK@ecf.courtdrive.com                                 | Oct 24 2024 23:40:00 | Bank of America, c/o MARINOSCI LAW<br>GROUP, P.C., Attn: Bankruptcy Department, 100<br>West Cypress Creek Road, Suite 1045, Fort<br>Lauderdale, FL 33309-2191 |  |  |
| 14403325        | + | Email/Text: mortgagebkcorrespondence@bofa.com                        | Oct 24 2024 23:40:00 | Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284   |  |  |
| 14429104        |   | Email/Text: creditcardbkcorrespondence@bofa.com                      | Oct 24 2024 23:40:00 | Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785   |  |  |
| 14390345        |   | Email/PDF: ais.sync.ebn@aisinfo.com                                  | Oct 25 2024 00:05:06 | Care Credit/ Synchrony Bank, PO Box 960061,<br>Orlando, Florida 32896-0061  |  |  |
| 14390346        |   | Email/PDF: Citi.BNC.Correspondence@citi.com                          | Oct 25 2024 00:04:45 | Citi Cards, PO Box 70166, Philadelphia,<br>Pennsylvania 19176-0166  |  |  |

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14427071 + Email/Text: Bankruptcy@Freedommortgage.com
Oct 24, 2024 23:40:00 FREEDOM MORTGAGE CORPORATION

| + Email/Text: Bankruptcy@Freedommortgage.com      | Oct 24 2024 23:40:00   | FREEDOM MORTGAGE CORPORATION,<br>ATTN.: BANKRUPTCY DEPARTMENT, 10500<br>KINCAID DRIVE, FISHERS IN 46037-9764  |
|---|--|---|
| Email/Text: Bankruptcy@Freedommortgage.com        | Oct 24 2024 23:40:00   | Freedom Mortgage, PO Box 50485, Indianapolis, Indiana 46250-0485  |
| + Email/Text: Bankruptcy@Freedommortgage.com      | Oct 24 2024 23:40:00   | Freedom Mortgage Corporation, 11988 Exit 5<br>Parkway, Building 4, Fishers, IN 46037-7939   |
| ^ MEBN  | Oct 24 2024 23:37:28   | Freedom Mortgage Corporation, C/O KML Law<br>Group, 701 Market Street Suite 5000,<br>Philadelphia, PA. 19106-1541   |
| Email/Text: JCAP_BNC_Notices@jcap.com             | Oct 24 2024 23:41:00   | Jefferson Capital Systems LLC, Po Box 7999,<br>Saint Cloud Mn 56302-9617  |
| Email/PDF: resurgentbknotifications@resurgent.com | Oct 25 2024 00:04:50   | LVNV Funding, LLC, Resurgent Capital Services,<br>PO Box 10587, Greenville, SC 29603-0587   |
| ^ MEBN  | Oct 24 2024 23:37:34   | Lancaster Gen Hospital, c/o Creditors Bankruptcy<br>Service, P.O. Box 800849, Dallas, TX 75380-0849   |
| ^ MEBN  | Oct 24 2024 23:37:32   | Synchrony Bank, c/o PRA Receivables<br>Management, LLC, PO Box 41021, Norfolk, VA<br>23541-1021   |
| ^ MEBN  | Oct 24 2024 23:37:33   | Synchrony Bank, c/o of PRA Receivables<br>Management, LLC, PO Box 41021, Norfolk, VA<br>23541-1021  |
|   | Email/Text: Bankruptcy@Freedommortgage.com  + Email/Text: Bankruptcy@Freedommortgage.com  ^ MEBN  Email/Text: JCAP_BNC_Notices@jcap.com  Email/PDF: resurgentbknotifications@resurgent.com  ^ MEBN  ^ MEBN | Oct 24 2024 23:40:00  Email/Text: Bankruptcy@Freedommortgage.com Oct 24 2024 23:40:00  + Email/Text: Bankruptcy@Freedommortgage.com Oct 24 2024 23:40:00  ^ MEBN Oct 24 2024 23:37:28  Email/Text: JCAP_BNC_Notices@jcap.com Oct 24 2024 23:41:00  Email/PDF: resurgentbknotifications@resurgent.com Oct 25 2024 00:04:50  ^ MEBN Oct 24 2024 23:37:34  ^ MEBN Oct 24 2024 23:37:32 |

TOTAL: 18

# **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| <b>Recip ID</b> 14390358 | Bypass Reason<br>*P++ | Name and Address BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, PO Box 15019, Wilmington, Delaware 19886-5019 |
|--------------------------|-----------------------|---|
| 14390341                 | *P++                  | BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, PO Box 15025, Wilmington, Delaware 19886-5025                  |
| 14390357                 | *P++                  | BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, PO Box 15025, Wilmington, Delaware 19886-5025                  |
| 14390359                 | *+                    | BB & T, PO Box 3307, Greenville, SC 29602-3307  |
| 14390360                 | *+                    | Brock & Scott, PO Box 9115, Temecula, California 92589-9115   |
| 14390361                 | *                     | Care Credit/ Synchrony Bank, PO Box 960061, Orlando, Florida 32896-0061   |
| 14390362                 | *                     | Citi Cards, PO Box 70166, Philadelphia, Pennsylvania 19176-0166   |
| 14390363                 | *                     | Department of Education, PO Box 4830, Portland, Oregon 97208-4830   |
| 14390364                 | *                     | Freedom Mortgage, PO Box 50485, Indianapolis, Indiana 46250-0485  |
| 14390365                 | *+                    | Neffsville Plumbing and Heating, 1208 Harrisburg Pike, Suite 101, Lancaster, Pennsylvania 17603-2516  |
| 14390366                 | *+                    | Neurology and Stroke Associates, PC, 640 E. Oregon Road, Lititz, PA 17543-9202  |
| 14390367                 | *+                    | Penn Medicine/LGH, PO Box 824809, Philadelphia, PA 19182-4809   |
| 14390368                 | *                     | Pulmonary Associates of Lancaster, LTD, 540 N. Duke Street, Suite 244, Lancaster, PA 17602-2374   |
| 14390369                 | *+                    | SFMC, PO Box 66571, Phoenix, Arizona 85082-6571   |
| 14390370                 | *                     | Straford Place - Kingstowne, c/o Legum & Norman, PO Box 185771, Atlanta, Georgia 30348  |
| 14390371                 | *                     | Wellspan Philhaven, 283 S. Butler Road, Mt. Gretna, PA 17064  |

TOTAL: 0 Undeliverable, 16 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 26, 2024 Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2024 at the address(es) listed below:

Name Email Address

ANDREW L. SPIVACK

 $on\ behalf\ of\ Creditor\ Freedom\ Mortgage\ Corporation\ and rew. spivack @brock and scott.com\ wbecf @brock an$ 

DENISE ELIZABETH CARLON

on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmllawgroup.com

DENNIS LEE PLANK

on behalf of Debtor Angela Gianato gplaw@goingandplank.com

JEROME B. BLANK

 $on \ behalf \ of \ Creditor \ Freedom \ Mortgage \ Corporation \ jblank@pincuslaw.com \ mmorris@pincuslaw.com$ 

MARIO J. HANYON

on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

THOMAS SONG

on behalf of Creditor Freedom Mortgage Corporation tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

Form 138OBJ (6/24)-doc 56 - 50

# IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

| IN RE:<br>Angela Gianato | )           | Case No. 19–15814–pmm |
|--------------------------|-------------|-----------------------|
| Debtor(s).               | )<br>)<br>) | Chapter: 13           |

### NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601

In the absence of any objection, the Court may enter the Order of Discharge.

Date: October 24, 2024 For The Court

Timothy B. McGrath Clerk of Court